



## Poverty at Your Doorstep

### Toronto

### 2013

Toronto, like much of Ontario, was hard hit by the 2008-09 recession. As unemployment climbed, Employment Insurance coverage fell woefully short. Food bank use, social assistance caseloads and consumer bankruptcies all soared, widening the existing gulf between the affluent and the poor. The regional economy has picked up since 2010 and the number of jobs has been growing, but not fast enough to keep pace with population growth.

Three years out, many families continue to struggle, especially those in the new immigrant community. Toronto's poverty rate and unemployment rate remain above the national benchmarks. Rising costs of living, especially for housing, are cutting deeply into family budgets. The growing social assistance caseload is a worrying sign looking forward.

**Toronto's child poverty rose from 9% in 2008 to 14% in 2009, the second highest increase related to the recession, behind Kitchener-Waterloo, and tied with Vancouver.**

## Poverty in Toronto

Toronto has struggled with high levels of poverty since the early 1990s. At the height of the last recession in 1995, over one in five Toronto children lived in poverty, while the overall rate for the city was in excess of 16% for several years, according to Statistics Canada's after-tax Low Income Cut-off.

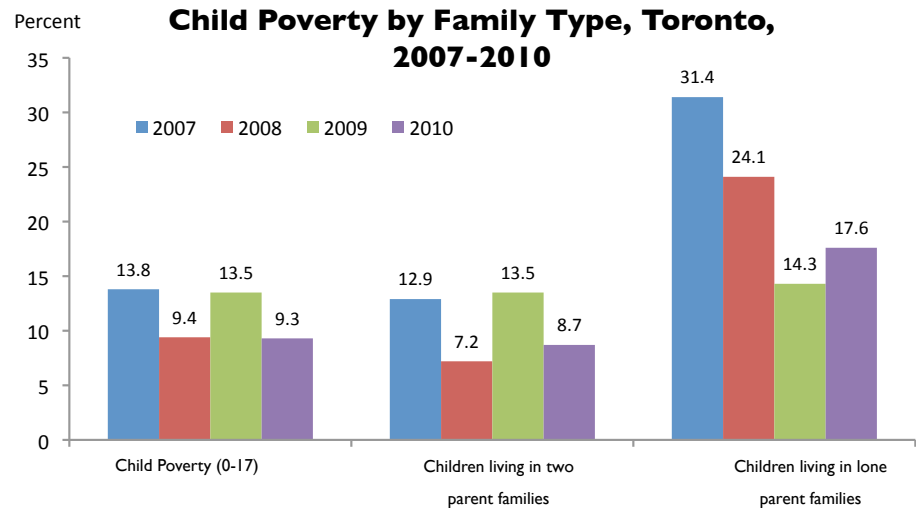
While other Canadian cities experienced a steady decline in poverty through the late 1990s and early 2000s, Toronto's experience was much more erratic, making progress one year, losing ground the next.

With the onset of the recession, the overall poverty rate jumped from 11% in 2008 to 13% in 2009, and then fell back to 11% in 2010.

Toronto's child poverty rose from 9% in 2008 to 14% in 2009, the second highest increase related to the recession, behind Kitchener-Waterloo, and tied with Vancouver. In 2010, the rate of child poverty fell back to 9%, reflecting an improvement in the situation of families with children.

Children of recent immigrants are among the groups with the highest poverty rates in Canada. In 2005, the rate of poverty in Toronto region was 34%, and 39% among those living in the City of Toronto.

By contrast, there has been considerable improvement in the situation of lone-parent families over the past decade. Poverty among



Source: Source: Statistics Canada. Table 202-0802 - Persons in low income families, annual. After-tax Low Income Cut-Off.

children living in lone-parent families fell by over 70% between 1996 and 2009, from 63% to 14%. The rate has since increased to 18% in 2010. Improvements reflect the fact that lone-parent mothers today tend to be older and have higher levels of education and employment than in the past.

## Labour Market Inclusion

Toronto's economy has experienced modest growth since the recession and improved average weekly earnings, but not all residents have benefitted. Unemployment is stuck above 8%, considerably higher than the pre-recession level at 6.5%.

In particular, young people and new immigrants to Toronto are struggling to establish and maintain a foothold in

Toronto's labour market. In June 2012, 19.8% of young adults aged 15 to 24 were unemployed, six percentage points above the national average, while there was a three point gap between the unemployment rate of immigrants and those born in Canada (9.0% vs. 5.9%).

At the same time, the employment rate fell by over two percentage points between 2007 and 2009, from 64% to 62%. There was effectively no change between 2010 and 2011. So while the number of jobs in Toronto has been increasing, it hasn't been growing fast enough to keep pace with the growing numbers of those searching for work.

The drop in the employment rate represents a shortfall of 112,000 jobs in Toronto.



**Between 1980 and 2005, Toronto's poorest neighbourhoods suffered a 6% decline in income, while its wealthiest neighbourhoods saw their incomes grow by 63%.**

The number of full-time, full-year earners has also been on the decline. After increases in 2007 and 2008, the number fell by almost 10% during the recession and again by 5% in 2010. As a share of all employment, full-time, full-year jobs have fallen from over 60% in the mid-1990s to 40% in 2010.

**Income and Earnings**

The economic recession triggered a drop in market incomes of working-age families in Toronto. Between 2008 and 2009, median income from earnings and investments fell from \$75,800 to \$72,300. In 2010, incomes bounced back to \$75,100, placing Toronto in the middle of the income range of large Canadian cities, roughly \$10,000 above the national benchmark of \$64,900.

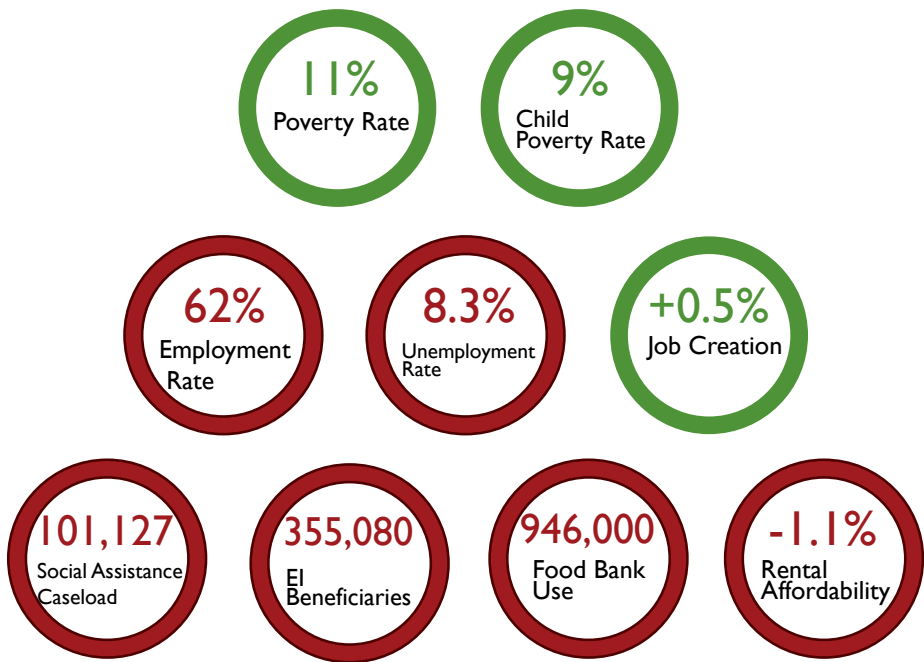
After-tax incomes largely followed the same pattern as market incomes. The median after-tax income of two-parent families was \$84,000, while the income of lone-parent families was half of that at \$40,800.

**The Growing Gap**

According to Toronto Community Foundation, Toronto is Canada's least equitable metropolitan region. Since early 1980's, the earnings and income gap between the wealthiest group of residents and those with low or modest incomes has been growing, continuing through the 2008-09 recession.

A considerable gap has emerged between high-income and low-income

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neighbourhoods. Between 1980 and 2005, Toronto's poorest neighbourhoods suffered a 6% decline in income, while its wealthiest neighbourhoods saw their incomes grow by 63%. As a result, the number of very wealthy communities – and very poor communities – have been growing at the expense of middle-income neighbourhoods.

Like Vancouver, neighbourhoods that have experienced the greatest economic losses are home to a disproportionate share of new immigrants and visible minority families.

**Social Assistance and Employment Insurance**

As a result of the recession, increasing numbers of individuals and families have turned to the Ontario Works and Ontario Disability Support Program for support. Between October 2008 and December 2009, the total number of cases rose by 19% to a monthly total of 91,544.

In the face of stubbornly high unemployment, the number of households relying on social assistance continued to rise through 2010 and 2011, reaching 101,127 in December



2011. According to City of Toronto figures, one in ten Torontonians (9.5%) now relies on social assistance for income support.

The number of Employment Insurance recipients began to fall in 2011, after three years of successive increases. Given the increase in the social assistance caseload, however, this result may not accurately reflect real improvement, as those who exhaust EI may be turning to social assistance for support.

## Making Ends Meet

In 2011, Toronto was named Canada's most expensive city in the Mercer Cost of Living Survey. The prohibitive cost of purchasing a home or renting accommodation was one of the key reasons.

Rental affordability in Toronto was poor before the recession and has seen little improvement since, as cost of living increases continue to exceed income growth among Toronto renters. In April 2012, the average rent for a two-bedroom apartment was \$1,164, up from \$1,124 in April 2011, an increase of 3%.

Toronto food banks experienced a significant rise in clients following the recession. The number of people using food banks jumped between 2008 and 2010, from 744,232 to 997,000. In 2011, the number of clients eased, and then increased again in 2012 to 946,000. Current numbers are still 18% above food bank use before the recession.

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For more information, see the national Poverty Trends Scorecard—Canada 2012 at [www.cpj.ca](http://www.cpj.ca). Check out Poverty at Your Doorstep reports for other Canadian cities at [www.worldvision.ca/canadianprograms](http://www.worldvision.ca/canadianprograms).

Produced by Citizens for Public Justice in partnership with World Vision Canada.

## Partners in Action City Hope

City Hope is a nonprofit working exclusively in St. Jamestown, the largest high rise community in Canada, and identified as one of Toronto's priority neighbourhoods for poverty reduction.

Farah\* is newcomer to Canada who recently settled in St. Jamestown with her husband and 12 year old son. Not long after arriving she welcomed another young refugee woman from Afghanistan into her apartment.

Farah's limited fluency in English has been her biggest challenge to active participation in Canadian society. Her husband works long hours to support the family, and Farah is also very invested in ensuring her son succeeds in school.

Through City Hope's weekly ESL Café in her neighbourhood, Farah has improved her English and made many new friends. The Café program also offers programming for youth and children which enables Farah to attend often. Feeling part of this new community has enabled her to feel less isolated and more hopeful about her family's future in Canada.

City Hope provides settlement services and programs for children, youth and families in one of the most culturally diverse communities of Toronto. It is their desire to see real and lasting improvements to the quality of life for newcomer parents and their children living in St. Jamestown.

\*not her real name

[www.cityhope.ca](http://www.cityhope.ca)

## World Vision Canada

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## **Poverty at Your Doorstep**

### **Hamilton**

### **2013**

The 2008-09 recession was very difficult for many Hamilton families. High profile plant closures were the most visible signs of the sharp increase in unemployment that affected families across the region. Today, there are some signs of recovery. The child poverty rate, after tripling in 2008, has fallen back to pre-recession levels. The unemployment rate has dropped as well close to pre-recession levels.

At the same time, average rent in Hamilton has steadily increased, and food bank usage, which rose steeply after the recession, remains nearly 20% above pre-recession levels. Hamilton is still working its way back from the recession.

**The Ontario Works caseload rose gradually through the recession and continued to rise each year to 2011, reaching 14,170 cases in July 2011.**

## Poverty in Hamilton

Hamilton made significant progress in reducing rates of poverty in the years leading up to the recession. After years of double digit poverty in the 1990s and early 2000s, the overall poverty rate fell to 7% in 2007 and to 4% among children, according to Statistics Canada's after-tax Low Income Cut-off.

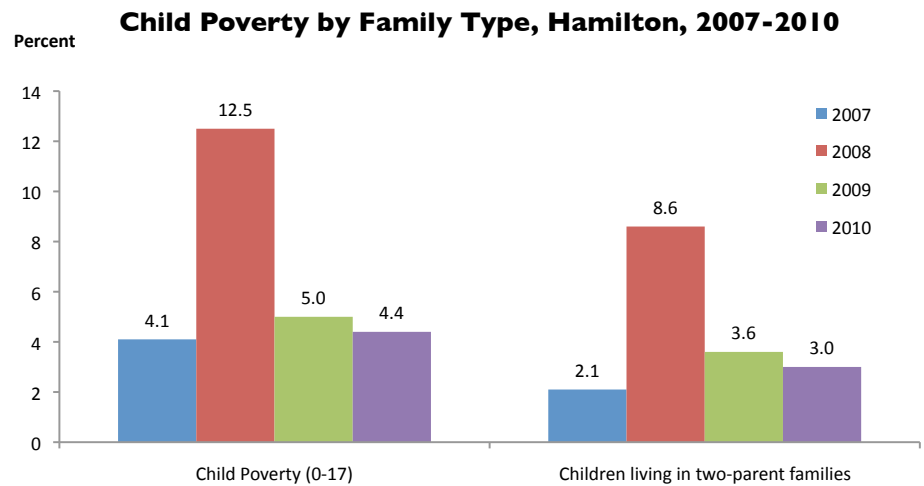
When the recession hit in early 2008 and unemployment started to climb, Hamilton's poverty rate rose by over two percentage points to 9% and then again in 2010, up to 10%.

The impact on children was especially severe. The child poverty rate increased sharply to 13% in 2008, but fell back quickly in the following years, to 5%.

The most recent information on poverty among lone-parents comes from the 2006 Census. The poverty rate among female lone-parent families was 29%, compared to a rate of 7% among two-parent families with children. Hamilton's poverty rates are higher than the provincial averages for all groups at high risk of poverty, including lone-parents, Aboriginal peoples and recent immigrants.

## Labour Market Inclusion

Three years after the recession hammered Hamilton's labour market, employment levels finally started rising again in 2011. The employment rate



Source: Source: Statistics Canada. Table 202-0802 - Persons in low income families, annual. After-tax Low Income Cut-off.

increased to 61% after three years of decline, while unemployment fell from its recession peak of 8.4% in 2009 to 6.4% in 2011, below the provincial and national averages.

2012, however, may prove to be a more difficult year in Hamilton. Monthly labour force data reveal that the employment rate has fallen over three percentage points between January and June 2012, while the unemployment rate has increased from 6.0% to 6.7% over the same period.

The quality of jobs being created is also a concern. After the recession of the early 1990s, the nature of work changed dramatically, especially for men. Many of those laid off from manufacturing were never able to find comparable work. The labour market in Hamilton is now comprised of a larger share of low-wage service work.

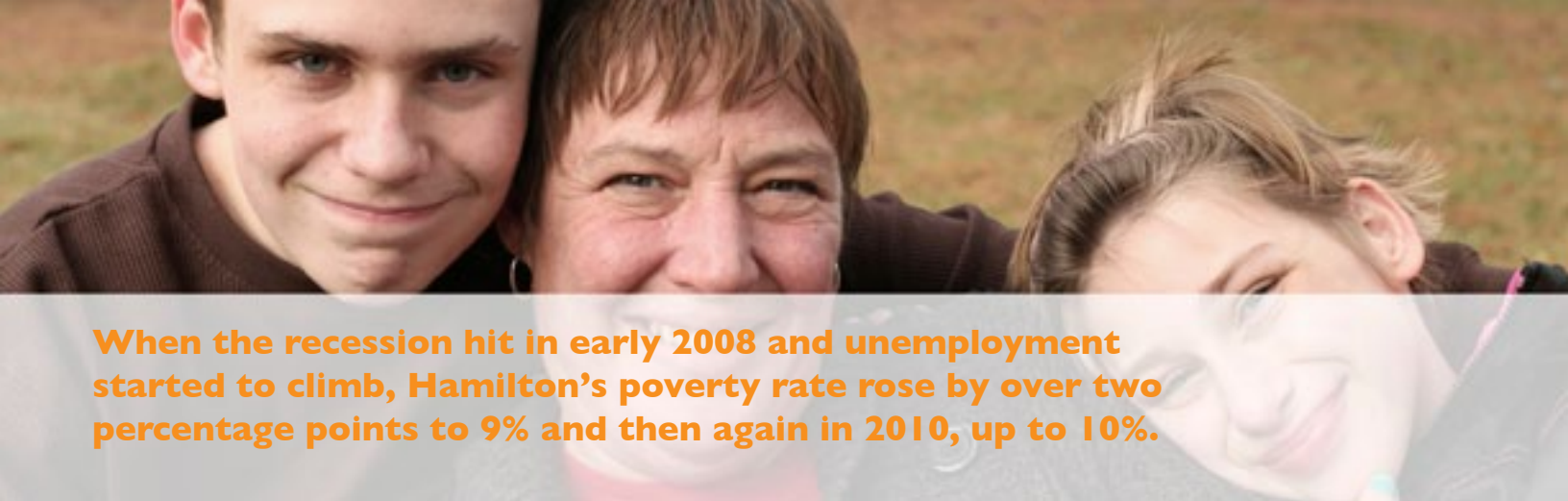
At the same time, there has been a significant drop in the proportion of full-time, full-year work, from over 60% in 1981 to 43% today. The 2008-09 recession has served to further polarize the labour market in Hamilton, and create economic instability for many families.

## Income and Earnings

Across Canada, market income from earnings and investments for working-age families was largely unchanged in 2010, following a decline in 2009. But Hamilton bucked the national trend.

Families in Hamilton experienced an increase between 2008 and 2009 from \$73,400 to \$80,800, followed by a decline in 2010 to \$74,000, consistent with the weak employment situation that year.





**When the recession hit in early 2008 and unemployment started to climb, Hamilton's poverty rate rose by over two percentage points to 9% and then again in 2010, up to 10%.**

Median after-tax income for working-age families followed the same pattern, reaching \$73,300 in 2010. The after-tax income of two-parent families with children was \$91,600. Figures are not available for lone-parent families.

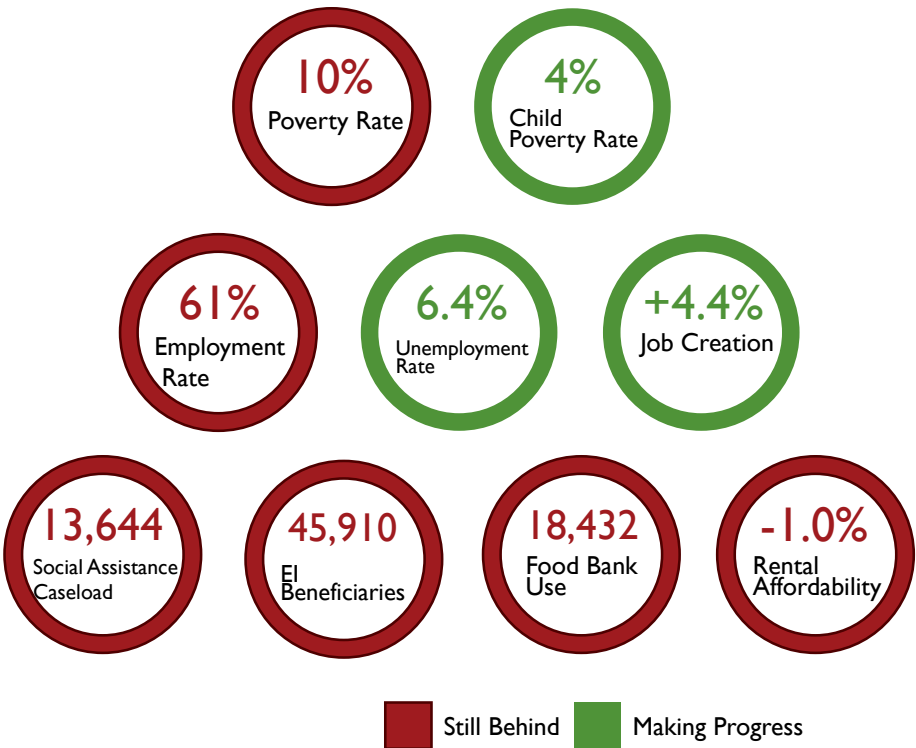
**The Growing Gap**

The gap between the rich and poor families is a growing problem in Ontario. Over the past three decades, the after-tax incomes of the wealthiest 20% of Ontarian families have grown at four times the rate as the incomes of the poorest 20%, while their share of income has increased by 13%. The income share of the poorest 20% of families, by contrast, fell by 12%.

Poor Ontario families continued to lose ground through the recession, as the average incomes of top income families continued to increase each year, while those of families at the bottom of the income ladder fell.

In Hamilton, there has been little change in the sizeable gap in incomes between Hamiltonians at the top of the income ladder and those at the bottom since 2000. Community groups have also documented significant disparities among neighbourhoods. In 2009, poverty levels ranged from under 6% in one neighbourhood to over 40% in two, while child poverty rates were over 60% in several neighbourhoods (according to the Low Income Measure).

**Has Hamilton Recovered from the Recession?**  
Most recent information for Hamilton.



**Social Assistance and Employment Insurance**

During the recession, the number of people receiving Employment Insurance rose by 107% – this despite the fact that only one-third of the unemployed were able to make successful applications for benefits. By 2010, the numbers had started to drop to pre-recession levels as job creation started to pick up and recipients began to exhaust their benefits.

The Ontario Works caseload, by contrast, rose gradually through the

recession and has continued to rise each year, from just under 10,000 cases in early 2008 to a high of 14,170 cases in July 2011. Increases in social assistance typically lag behind economic recoveries as people faced with unemployment or reduced hours run down their financial resources and savings.

Overall, the caseload has risen by 40% since the recession hit. The numbers turning to social assistance have started to edge down in 2012, but remain much higher than pre-recession levels.

## Making Ends Meet

Hamilton's housing market has historically been one of the most affordable in Ontario, but housing costs have become a problem, especially for low-income families. Rental affordability in particular has worsened since the recession, decreasing by 7% between 2008 and 2011.

The 2006 Census found that 44% of all Hamilton renters lived in unaffordable housing, spending 30% of more of their income on shelter. Among poor families, 73% lived in unaffordable housing, paying more than 30% of their income on rent, while 36% paid more than half.

Lack of affordable housing has resulted in very long waiting lists for housing assistance. In 2011, there were over 5,300 Hamilton households with an active application for the affordable housing waitlist. This represents a dramatic 48% increase since 2007, far above the provincial average of 25% for this same period.

Similarly, food bank use in Hamilton rose through the recession, from 15,511 in 2008 to 19,602 in 2009, a 26% increase. Numbers dropped in 2010 and in 2011 to 18,432 – still 19% above 2008 levels.

Hamilton Food Share has documented a significant rise in the proportion of children using food banks over the past few years. Approximately 46%

of food bank users were children in 2011, an increase from 40% in 2008. In March 2011, 8,500 Hamilton children were part of families using food banks.

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## Partners in Action

### Shalem Mental Health Network

As a single mother parenting a child with disabilities and a domestic abuse survivor in downtown Hamilton, Sheila\* was referred to Shalem Mental Health Network's WrapAround project.

When asked for her assessment of this experience, Sheila says "Give a man a fish, he eats for a day, teach a man to fish, he eats for a lifetime. WrapAround taught me how to fish".

Shalem Mental Health Network is a faith-based, Ontario-focused network that provides mental health support and resources to individuals, families and communities. Wraparound works to break the cycle of poverty and disadvantage through mentoring and life skills training.

Rather simply providing referrals to existing programs, WrapAround endeavours to create a personalized network of support to surround participants. Drawing in mental health professionals and members of faith communities, this team focuses upon an individual's strengths -- leveraging them, alongside necessary support, to tackle pressing life challenges.

For Sheila, Wraparound made all the difference. "My life is on track now, and I couldn't have done it without my team. The team I now call my four mothers. They are people I call my family, which I thought I would never have. This is my success story. May there be many more." Sheila's goal is now to complete WrapAround facilitator training to assist other families facing similar challenges.

\* not her real name.

[www.shalemnetwork.org](http://www.shalemnetwork.org)

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## Poverty at Your Doorstep

**Vancouver**

**2013**

The 2008-09 recession hit Vancouver very hard. Unemployment rose substantially while Employment Insurance coverage fell woefully short. Food bank use, social assistance caseloads and consumer bankruptcies all soared. The level of poverty jumped by four percentage points.

The Olympic and Paralympic games played an important role in stimulating the economy in 2010 but three years out, many families are still

struggling. Vancouver's poverty rate remains above pre-recession levels – as does the unemployment rate – while median family income has yet to recoup the losses experienced following the recession.

Rising costs of living, especially for housing, is cutting deeply into family budgets, increasing the significant differences that exist between the affluent and the poor.



**Vancouver's rate of poverty, at 15%, is almost six points above the national benchmark of 9% and significantly higher (along with Montreal) than other large cities in Canada.**

## Poverty in Vancouver

Vancouver has struggled with high levels of poverty for years. At the height of the last recession in 1995, one-quarter of Vancouver's children lived in poverty, while the overall rate for the city was 19%, according to Statistics Canada's after-tax Low Income Cut-off.

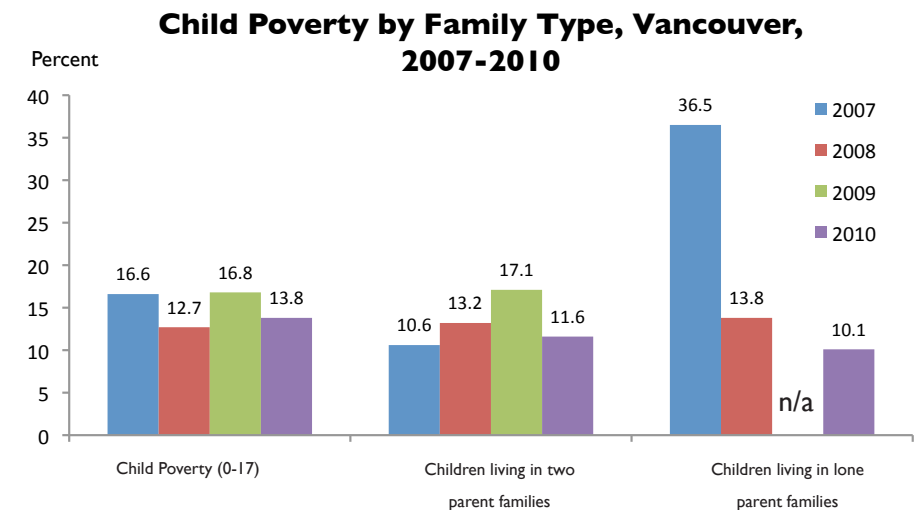
While other Canadian cities experienced a steady decline in poverty through the late 1990s and early 2000s, Vancouver's experience was much more erratic, making progress one year, losing ground the next.

With the onset of the 2008-09 recession, the decline in poverty ground to a halt. From a pre-recession low of 13% in 2007, the overall poverty rate rose to 17% in 2009, the largest increase of any Canadian city. In 2010, the poverty rate fell back to 15%.

Vancouver's child poverty rose to 17% in 2009, the second highest increase in poverty related to the recession. In 2010, the rate of child poverty was 14%, second highest among large cities, behind St. John's.

Children of recent immigrants are among the groups with the highest poverty rates in Canada. In 2005, the rate in British Columbia was a staggering 50% – the large majority of whom live in the Vancouver metropolitan area.

Children of Aboriginal identity are also



Source: Source: Statistics Canada. Table 202-0802 - Persons in low income families, annual. After-tax Low Income Cut-off.

over-represented in poverty statistics. In 2005, over one-third of Aboriginal children living in British Columbia were poor. And one-third of children living in visible minority families were also living in impoverished circumstances. These families were the most vulnerable during the 2008-09 recession.

## Labour Market Inclusion

Vancouver's economy has experienced modest growth since the recession, with relatively low unemployment rates and improved average weekly earnings. Unfortunately, not all residents have shared in this prosperity.

During the recession, unemployment in Vancouver increased from 4.0% in 2007 to 7.1% in 2009, while the number of people receiving

Employment Insurance more than doubled between October 2008 and October 2009. The unemployment rate increased again in 2010, reaching 7.5%, and then fell back slightly in 2011 to 7.3%. More recent monthly figures show a modest decline in the unemployment rate in 2012.

At the same time, the percentage of the adults who are employed fell by three percentage points between 2007 and 2010, from 64% to 61%. So, while the number of jobs in Vancouver has been growing, it hasn't been growing fast enough to keep pace with the growing numbers of those searching for work. The drop in the employment rate represents a shortfall of almost 50,000 jobs in Vancouver alone.

## Income and Earnings

In British Columbia, the contradiction between years of economic growth



**In April 2012, the average rent for a two-bedroom apartment in Vancouver was \$1,210, up from \$1,181 in April 2011, an increase of 3%.**

and rising insecurity is especially stark. Even at the height of the economic boom of the mid-2000s, median annual earnings for workers were lower than those posted in the early 1980s.

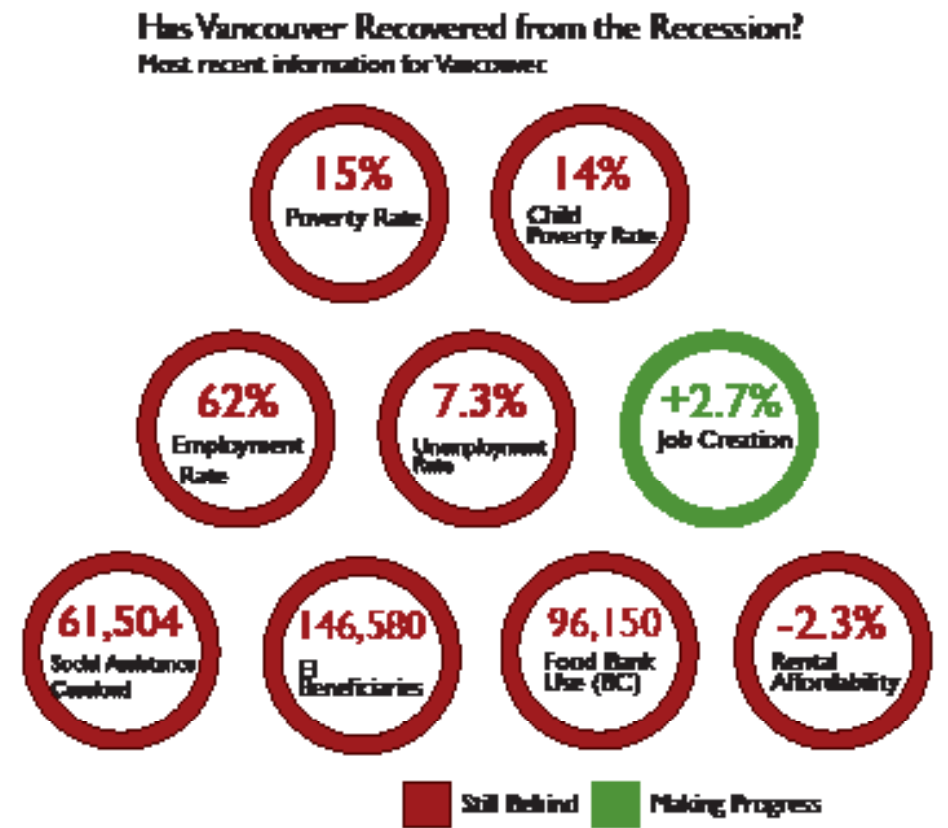
Vancouver was one of four metropolitan areas where median earnings for full-time, full-year workers went down between 1981 and 2010. What is particularly disturbing is that this happened over a period when the provincial economy almost doubled in real terms.

More recently, the economic recession triggered a drop in market incomes of working-age families in Vancouver. Between 2008 and 2010, market incomes fell from \$71,200 to \$65,800, placing Vancouver toward the bottom of the income range of Canadian cities.

After-tax incomes largely followed the same pattern as market incomes, falling over the 2008 to 2010 period. Median incomes fell for all families of two or more by \$3,800, reaching \$67,300.

**The Growing Gap**

The gap between the poor and the affluent continued to widen in British Columbia during the 2008-09 recession. The after-tax income share of the poorest 20% of British Columbia families fell by 0.8 percentage points between 2007 and 2010, while the share of the top 20% grew by 1.1 percentage points.



Three decades ago, the after-tax incomes of the top 20% of families were five times higher than the poorest 20%. In 2010, the incomes of the top quintile were six times higher.

These dramatic changes in income patterns are reshaping the urban landscape. Overall, Vancouver saw a 37% increase in the gap between its richest and poorest neighbourhoods from 1980 to 2005, with its poorest neighbourhoods suffering an 11% decline, while its wealthiest 10% of neighbourhoods saw incomes grow 26%.

**Social Assistance**

As a result of the recession, increasing numbers of individuals and families turned to the BC's social assistance program for support. Between 2007 and 2010, the average number of Temporary Assistance cases per month in the province increased by 55% to approximately 58,329. This represents a total of 88,890 adults and children.

Provincial data show that the Temporary Assistance caseload edged down in 2011 to 57,406 cases (87,816 clients) and has continued to fall in 2012. One in five of those who



rely on social assistance (including Disability Assistance) are children.

## Making Ends Meet

Vancouver is notorious for having the most expensive housing market in Canada. The prohibitive cost of purchasing a home or renting accommodation places incredible stress on Vancouver families. The declining amount of rental housing is further driving up costs. As a result, the number of homeless in Vancouver has increased three-fold over the past decade.

The affordability of rental housing has worsened since the recession,

with prices increasing sharply by 14% between 2007 and 2011. Growing numbers of Vancouver residents are spending more than 30% of their incomes on housing. In April 2012, the average rent for a two-bedroom apartment was \$1,210, up from \$1,181 in April 2011, an increase of 3%.

Vancouver food banks have also experienced a significant rise in clients following the recession and the Greater Vancouver Food Bank Society noted a further 10% increase in numbers in 2011. Growing food bank use is one of the clearest signs of economic stress that Vancouver families continue to experience.

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## Partners in Action

### Mennonite Central Committee BC

“It became a source of support for me and my daughter.”

Adema\* came to Canada as a refugee from West Africa without her husband. Lonely and isolated, she connected with the Surrey Single Parent Support Project.

This project, sponsored by the Mennonite Central Committee BC, works to improve the lives of single parents and their families living in the Surrey area by providing: financial training and a matched savings account; peer support and individual assistance; and one-on-one counseling. It also helps to connect families to other community resources.

Through the project, Adema developed key skills and built a support network of others who shared the same struggles and aspirations. After six months in the program, she obtained employment but has since decided to become an entrepreneur. She opened her own home business – a hairdressing salon – using her new skills, confidence and networks. Adema is now saving for two important goals: her daughter’s education, and sponsoring her husband to come to Canada.

\*not her real name

<http://bc.mcc.org/whatwedo/single-parent-support>

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# **Poverty at Your Doorstep**

## **Winnipeg**

### **2013**

Economic pressures have been growing in Winnipeg for many poor families since the 2008-09 recession. Rising costs of living, especially for housing, is cutting deeply into family incomes. Poverty levels are still above those recorded before the recession, notably among lone-parent families,

Aboriginal peoples, and youth. Renewed economic growth is spurring the growth of average family incomes but significant disparities continue to exist between the affluent and the poor.



**The recession was particularly hard on lone-parent families in Winnipeg. The rate of poverty among children living in lone-parent families increased by 11 percentage points between 2008 and 2009, rising from 29% to 41%.**

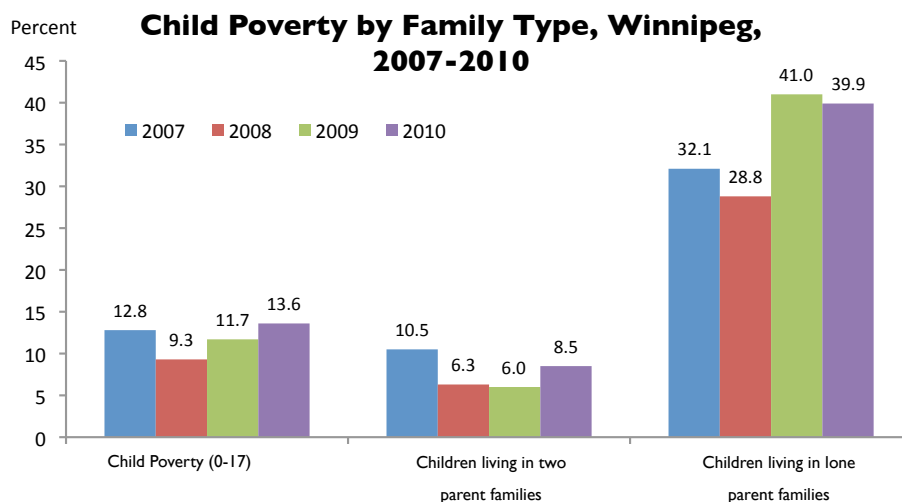
## Poverty in Winnipeg

Twenty years ago, Winnipeg had the highest levels of poverty in the country. In the early 1990s, one in four Winnipeg children lived in poor families. In the late 1990s, as the economy improved and market incomes rose, the rate of poverty started to fall. While Winnipeg continues to have one of the highest rates of urban poverty among in Canada, thousands of children and their families have moved out of poverty this past decade.

With the onset of the recession, poverty reduction ground to a halt. From a pre-recession low of 10%, the overall poverty rate rose to 11% in 2010, according to Statistics Canada's after-tax Low Income Cut-off.

The child poverty rate rose from a low of 9% in 2008 to 14% in 2010, the third highest ranking among large cities, behind Vancouver and St. John's. In 2010, Winnipeg's child poverty rate was six percentage points above the national average (8%).

The recession was particularly hard on lone-parent families in Winnipeg. The rate of poverty among children living in lone-parent families increased by 12 percentage points between 2008 and 2009, rising from 29% to 41%. In 2010, the rate fell back slightly to 40%. This is significantly higher than the overall rate for Canada (19%) and four and a half times higher than the poverty rate among Winnipeg children living in two-parent families (9%).



Source: Source: Statistics Canada. Table 202-0802 - Persons in low income families, annual. After-tax Low Income Cut-off.

Aboriginal peoples are dramatically overrepresented among the poor in Winnipeg. In 2005, Aboriginal peoples made up roughly 10% of Winnipeg's population, but they constituted 25% of those living in poverty. In total, 37% of Aboriginal peoples living in Winnipeg were poor.

## Labour Market Inclusion

Manitoba has experienced stable economic growth over the last number of years, with relatively low unemployment rates and improved average weekly earnings. Unfortunately, not all Manitobans have shared in this prosperity.

During the recession, unemployment in Winnipeg increased from 4.4% in 2008 to 5.4% in 2009, while the number of people receiving

Employment Insurance grew by 28%. Unemployment increased again in 2010 and 2011, reaching 5.8%, still relatively low compared to the experience in other areas of Canada. More recent monthly figures show little change in the unemployment rate in 2012.

At the same time, the employment rate fell by one percentage point, from 67% in 2008 to 66% in 2009. The rate was unchanged in 2010 and then fell in 2011 to 66%. The number of jobs in Winnipeg has been growing, but not fast enough to keep pace with the growing number of those searching for work.

The drop in the employment rate represents a shortfall of almost 12,000 jobs in Winnipeg.



**The child poverty rate rose from a low of 10% in 2008 to 14% in 2010, the third highest ranking among large cities, behind Vancouver and St. John's.**

## Income and Earnings

Working-age families in Winnipeg experienced a steady increase in median market income between 2007 and 2010, from \$68,500 to \$74,000. In 2010, the market income of two-parent families was \$87,800, and among lone-parent families, \$34,000, placing Winnipeg in the middle income range of Canadian cities.

The incomes of lone-parent families have generally risen in Canada since the late 1990s – and this is the case in Winnipeg as well. Unlike two-parent families, however, the median market incomes of lone-parent families did drop significantly during the recession from \$36,900 in 2008 to \$28,600 in 2009. Incomes partially recovered in 2010, reaching \$34,000.

Overall, after-tax incomes have risen in Winnipeg since the mid-1990s, reaching \$69,700 in 2010, higher than the Canadian median (\$65,500) but lower than the median for all large cities (\$70,300).

Thanks to Canada's income support system, the after-tax incomes of lone-parents did not fall in lockstep with their market incomes between 2008 and 2009, but after-tax incomes did fall between 2009 and 2010. There was little change between 2009 and 2010 for two-parent families.

## Has Winnipeg Recovered from the Recession?

Most recent information for Winnipeg.



## Social Assistance and Employment Insurance

Winnipeg weathered the recession better than many areas of the country, but numerous families were still affected. The number of EI recipients rose by 84% between October 2008 and October 2009 – this despite the fact that only four in ten of the unemployed were able to make successful applications for benefits.

The number of Manitobans turning to the Employment and Income Assistance program also rose over the course of the recession and has

continued to rise each year since. In 2010/11, an average of over 60,000 Manitobans relied social assistance each month, an increase of 4% over 2009/10.

In 2011, as a result of the stronger economic climate, the number of people receiving Employment Insurance benefits in Winnipeg finally started to fall, but remains above pre-recession levels.

## Making Ends Meet

Winnipeg's housing market has historically been one of the most affordable in Canada, but housing costs have become a problem, especially for low-income families. Rental affordability has worsened since the recession, decreasing sharply by 13% between 2009 and 2011. In April 2012, the average rent for a two-bedroom apartment in Winnipeg was \$901, up from \$843 in April 2011, an increase of 7%.

Low vacancy rates and the loss of affordable housing are driving up housing costs for poor families. A growing number of Winnipeg renters are being forced to spend a larger share of their income on housing.

Poor families are also struggling with high food costs. The number of people using food banks in Winnipeg rose by more than 40% between March 2008 and March 2010, from 33,115 to 47,632. The number dropped back in 2011 to 45,499, still 37% higher than pre-recession levels.

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For more information, see the national Poverty Trends Scorecard—Canada 2012 at [www.cpj.ca](http://www.cpj.ca). Check out Poverty at Your Doorstep reports for other Canadian cities at [www.worldvision.ca/canadianprograms](http://www.worldvision.ca/canadianprograms).

Produced by Citizens for Public Justice in partnership with World Vision Canada.

## Partners in Action

### North End Family Centre

For many outsiders, Winnipeg's North End is defined by urban decay: large pockets of poverty, a high rate of crime, and a stream of vacant buildings. Almost half of its residents are newcomers to Canada and aboriginal families – and it is in the resilience of these families that the North End Family Centre celebrates hope for the future.

Matilda\* is a Mom who loves her children deeply, but reports that she can find it difficult to make healthy choices for herself and her family. She had survived significant trauma and shared how isolated and hopeless her life often feels.

Matilda first started coming to the North End Family Centre solely to use the community phone, as she was unable to afford a monthly phone bill. Finding the Centre's atmosphere to be welcoming and that staff and other community members were sympathetic to the challenges she faces, Matilda slowly began accessing more supports and contributing to Centre events.

She now reports that, for the first time in her life, she has healthy friends and positive supports. This newfound strength and optimism has propelled Matilda to earn her Grade 12 diploma, in hopes of pursuing further studies in the veterinary sciences. She sees a hopeful pathway for herself and her children, with the North End Family Centre community cheering her on.

\* Not her real name

[www.northendfamilycentre.org](http://www.northendfamilycentre.org)

## World Vision Canada

For more information about our programs and what you can do to close the poverty gap here at home, please see [www.worldvision.ca/canadianprograms](http://www.worldvision.ca/canadianprograms) or get in touch: [canadianprograms@worldvision.ca](mailto:canadianprograms@worldvision.ca), 1-800-268-5863, ext 2759.



## **Poverty at Your Doorstep**

### **Montreal**

### **2013**

After a decade of positive growth and falling poverty rates, unemployment started climbing in Montreal in the spring of 2008. Over the next year, the region lost over 30,000 jobs and poverty levels increased to 16%. The Montreal economy quickly rebounded in late 2009, but experienced significant job loss again in 2011.

The ups and downs of the local economy continue to take a heavy toll on families struggling to improve their economic situation. Stagnant incomes and rising costs of living are cutting deeply into family budgets. Despite a positive track record of poverty reduction in the past decade, Montreal's rate is still one of the highest in Canada.

The policies and programs introduced under Quebec's Action Plan to Combat Poverty and Social Exclusion have made a difference, helping to improve family incomes and narrow health inequalities between the rich and the poor, particularly among children. Efforts must be sustained to ensure continued progress.





**In 2012, an average of 167,200 people received income support per month, including 46,500 children. Roughly one in ten Montrealers relies on social assistance for income support.**

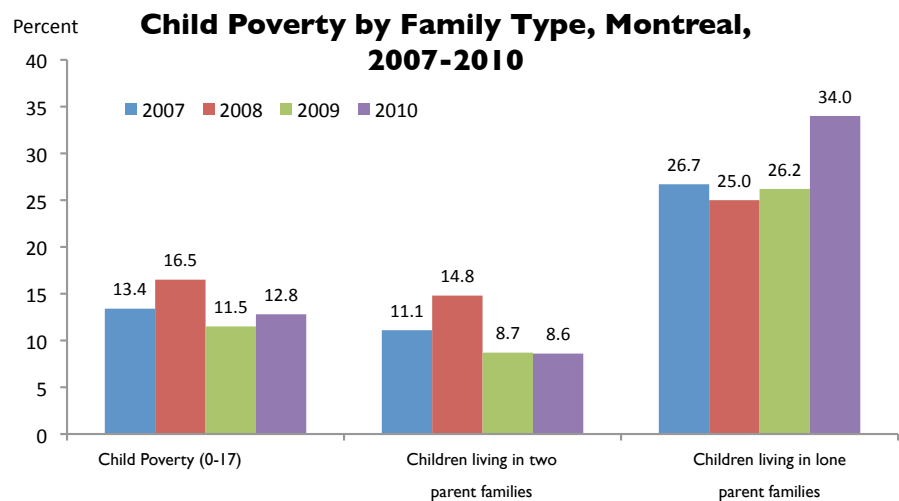
## Poverty in Montreal

Montreal has struggled with high levels of poverty since the early 1990s. At the height of the last recession in 1995, 30% Montreal children lived in poverty, while the overall rate for the city hovered near 25% for several years, according to Statistics Canada's after-tax Low Income Cut-off.

As the economy improved in the late 1990s, and new anti-poverty programs were introduced, Montreal's poverty rate started to fall, finally reaching 14% in 2006 and 2007.

With the onset of the recession, poverty reduction ground to a halt. Evidence of economic stress was already apparent in Montreal in the early 2008 with the poverty rate rising to 16% over the year. The economy rebounded in 2009, and poverty levels fell back to 13%, only to rise again the next year. In 2010, Montreal's poverty rate was 14%, five percentage points above the national average of 9%.

The improvement in the rate of child poverty was even more notable over the 1997-2006 period, falling by 63%, from 30% to 11%. The poverty rate started to climb before the 2008-09 recession, rising sharply from 11% in 2006 to 17% in 2008. In 2009, the proportion of children living in poverty fell to 12%, but rose the next year to 13%.



Source: Source: Statistics Canada. Table 202-0802 - Persons in low income families, annual. After-tax Low Income Cut-off

Montreal has seen considerable improvement in the economic situation of lone-parents.

During the 1991-92 recession, poverty levels topped 70% among children living in female lone-parent families. Since that time, the rate has fallen steadily, from 73% in 1991 to 25% in 2008. Long-term improvements reflect the fact that lone-parent mothers today tend to be older and have higher levels of education and employment than in the past.

As a result of the recession, the poverty levels among lone-parent families increased in 2009 and 2010, reaching 34%, four times the rate of children living in two-parent families (9%).

## Labour Market Inclusion

Montreal's economy has experienced halting employment growth and improved average weekly earnings since the recession, but not all residents have benefitted. In particular, young people and workers with low levels of education are struggling to sustain themselves in Montreal's low-wage service sector.

As a result of the recession, unemployment in Montreal increased significantly from 7.0% in 2007 to 9.2% in 2009, while the number of Employment Insurance beneficiaries grew by 48% between October 2008 and October 2009. Unemployment fell slightly in 2010, to 8.6%, and again in 2011, to 8.3%. More recent monthly figures show a modest increase in the unemployment rate in 2012.

**The number of people using food banks has grown each year since the recession, from a monthly average of 112,319 in 2008 to 148,460 in 2011 – a total increase of 32%.**

At the same time, the employment rate fell by over two percentage points between 2007 and 2009, from 63% to 61%. There was a small boost in the rate in 2010 related to strong job growth in the service sector. However, the rate declined again in 2011 to 61%.

### Income and Earnings

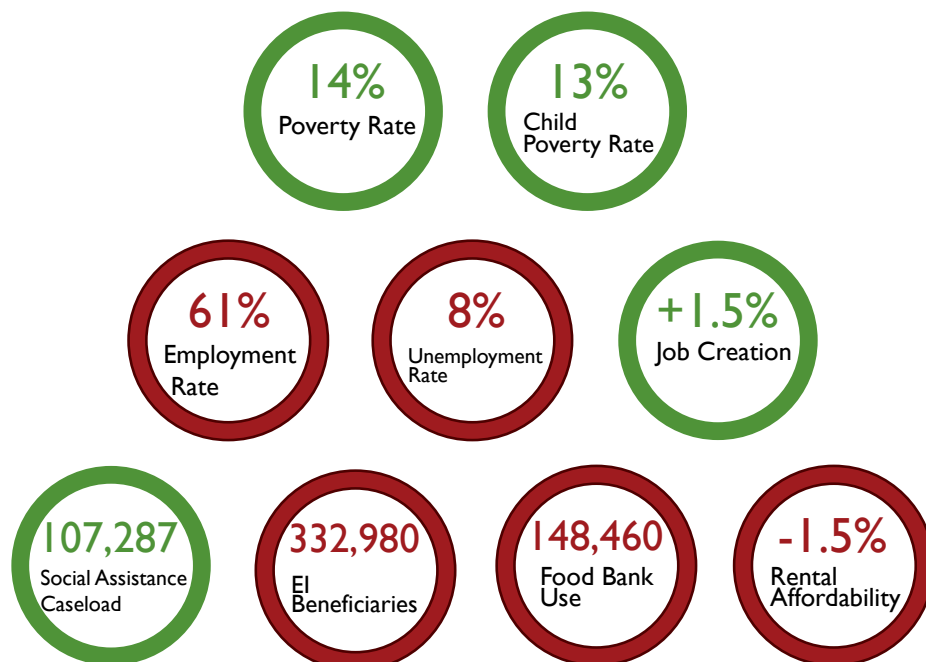
The market incomes of working-age families in Montreal were flat through the recession, from 2008 to 2009, and then fell in 2010, reflecting a drop in individual earnings as well as loss of employment hours. In 2010, the median market income of families was \$58,000, considerably lower than the national benchmark of \$64,900, placing Montreal toward the bottom of the income range of large Canadian cities.

After-tax incomes largely followed the same pattern as market incomes. Between 2008 and 2009, median after-tax incomes of families experienced a modest increase, but then fell in 2010, reaching \$58,100. The after-tax income of two-parent families was \$76,000, while the income of lone-parent families was roughly half of that at \$38,100.

Families at the bottom of the income ladder live on incomes considerably below all poverty thresholds. Among social assistance recipients in Quebec, a family of four (two parents and two children) received \$23,271 in 2011, 64% of the after-tax Low Income Cut-off (LICO) threshold, and 75% of

### Has Montreal Recovered from the Recession?

Most recent information for Montreal.



Still Behind Making Progress

the Market Basket Measure (MBM). A lone-parent families with one child received \$18,041, 77% of after-tax LICO, and 82% of MBM.

### The Growing Gap

The gap in market incomes between families at the top and bottom of the income ladder has grown considerably in Quebec over the past 30 years, most recently during the 2008-09 recession. While government programs have played a very important role in reducing the magnitude of the gap and boosting the incomes of poor families, poor families

are still treading water. Their share of after-tax incomes has not increased in 30 years, while the income share of the top 20% of families has increased by 2.3 percentage points.

### Social Assistance and Employment Insurance

Many individuals and families turned to social assistance for financial support during the recession. Between 2008 and 2010, the number of Montreal households relying on social assistance and social solidarity increased from 110,681 to 112,543 per month.

In 2011, the caseload began to fall, erasing the increases associated with the recession. In 2012, an average of 167,200 people received income support per month, including 46,500 children. Roughly one in ten Montrealers relies on social assistance for income support.

There was a 15% increase in the number of people receiving Employment Insurance between 2008 and 2009, from 291,590 to 336,220. In 2010, the number of recipients fell modestly to 332,980. Given the increase in the social assistance caseload that same year, this result may not accurately reflect real improvement, as those who exhaust EI may be turning to social assistance for support.

## Making Ends Meet

Montreal food banks have experienced a significant increase in demand since the recession. The number of people using food banks has grown each year, from a monthly average of 112,319 in 2008 to 148,460 in 2011 – a total increase of 32%. The most recent data show that the number in need of food fell slightly in 2012 by 1.6%.

Montreal is known to have more affordable housing than cities like Toronto and Vancouver, but the availability of affordable units is becoming a considerable problem. Since the recession, CMHC's rental affordability index has fallen by 6% as housing costs have outpaced income growth among Montreal's large population of renters. In April 2012, the average rent for a two-bedroom apartment in Montreal was \$708 up from \$703 in April 2011, an increase of 1.7%.

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## Partners in Action

### Youth Unlimited

Youth Unlimited's Envol project draws participants from a public housing neighbourhood facing poverty's limitations in a Montreal suburb. Its goal is to see youth presently disengaged from school pursue meaningful academic or vocational training.

Claudine\* dropped out of school in light of her pregnancy. She perceived few role-models in successfully continuing an education while caring for an infant, and believed that school was no longer an option for her life.

Through her investment at Envol, Claudine earned her first high school credits and continued to work on her courses after the birth of her son. Through the support of centre staff, Claudine has been able to bring her son with her as she studies – as well as exploring practical life skills such as cooking and long-term goal setting.

Claudine continues to overcome challenges, including the sudden death of her father – the sole provider for the family. Claudine has now earned over 30 high school credits and her son continues to thrive.

\*not her real name

**<http://www.montrealyouthunlimited.org>**

## World Vision Canada

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## La pauvreté au seuil de votre porte

**Montréal**

**2013**

Après une décennie de croissance positive et de taux de pauvreté à la baisse, le taux de chômage a commencé à grimper à Montréal au printemps 2008. Au cours de l'année qui a suivie, cette région a perdu 30 000 emplois et les niveaux de pauvreté ont atteint 16 %. L'économie montréalaise a rapidement repris du terrain vers la fin de l'année 2009 pour ensuite connaître à nouveau des pertes d'emploi significatives en 2011.

Les hauts et les bas de l'économie locale continue d'avoir des conséquences négatives sur les familles qui luttent pour améliorer leur situation économique. Les revenus stagnants et le coût de la vie qui augmente engendrent des coupures dans les budgets familiaux. Malgré un historique positif de réduction de la pauvreté au cours de la dernière décennie, le taux de Montréal demeure l'un des taux les plus élevés au Canada.

Les politiques et les programmes présentés sous le Plan d'action du Québec en matière de lutte contre la pauvreté et l'exclusion sociale ont fait une différence en contribuant à l'amélioration des revenus familiaux et en réduisant les inégalités au niveau de la santé entre les riches et les pauvres, plus particulièrement pour les enfants. Les efforts doivent être maintenus afin d'assurer un progrès continu.

**En 2012, une moyenne de 167 200 personnes ont bénéficié d'un soutien du revenu mensuel, incluant 46 500 enfants. Environ un Montréalais sur dix dépend de l'assistance sociale comme soutien du revenu.**

## La pauvreté à Montréal

Montréal lutte avec des taux élevés de pauvreté depuis le début des années 1990. Au sommet de la dernière récession en 1995, 30 % des enfants montréalais vivaient dans la pauvreté alors que le taux global pour la ville vacillait près du 25 % pendant plusieurs années, selon le seuil de faible revenu après impôts de Statistiques Canada.

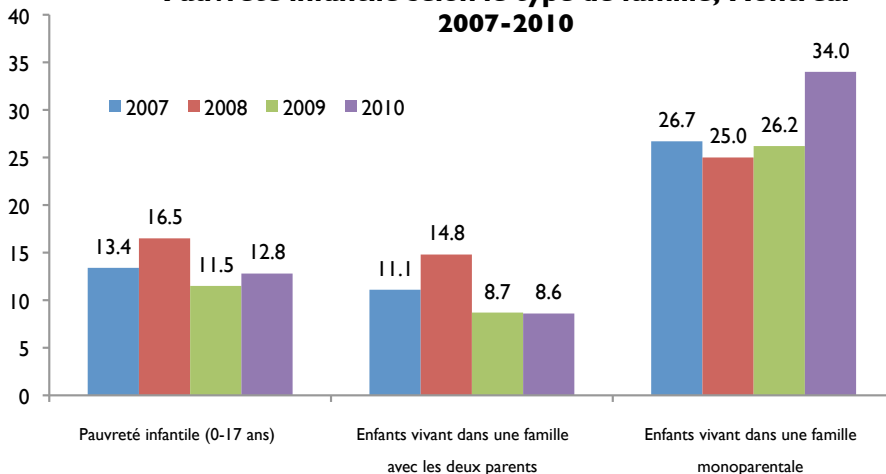
Alors que l'économie s'améliorait à la fin des années 1990 et que de nouveaux programmes luttant contre la pauvreté étaient mis en oeuvre, le taux de pauvreté à Montréal a commencé à chuter, atteignant finalement 14 % en 2006 et 2007.

Avec le début de la récession, la réduction de la pauvreté est appelée à une pause. L'évidence d'un stress économique était déjà apparent à Montréal au début des années 2008 avec le taux de pauvreté grimpant à 16 % au cours de l'année. L'économie a connu un regain en 2009 et les taux de pauvreté ont recuté à 13 %, pour augmenter à nouveau l'année suivante. En 2010, le taux de pauvreté à Montréal était de 14 %, cinq pour cent de plus que la moyenne nationale de 9 %.

L'amélioration du taux de pauvreté infantile a été encore plus notable durant la période de 1997 à 2006, chutant de 63 % en passant de 30 % à 11 %. Le taux de pauvreté a commencé à monter avant la récession de 2008-09, grimpant brutalement de 11 % en 2006 à 17 % en 2008. En 2009, la proportion d'enfants vivant dans la pauvreté a tombé à 12 %, mais a augmenté l'année suivante à 13 %.

Montréal a vu une amélioration considérable de la situation économique des parents monoparentaux.

**Pourcentage Pauvreté infantile selon le type de famille, Montréal 2007-2010**



Source : Statistiques Canada, Tableau 202-0802 - Personnes dans des familles à faible revenu, annuel. Seuil de faible revenu après impôts.

Durant la récession de 1991-92, les taux de pauvreté ont atteint 70 % parmi les enfants vivant dans une famille où la mère est monoparentale. Depuis ce temps, le taux a baissé de façon régulière, passant de 73 % en 1991 à 25 % en 2008. Des améliorations à long terme reflètent le fait qu'aujourd'hui, les mères monoparentales ont tendance à être plus âgées et à avoir un plus haut niveau d'éducation et d'emploi que dans le passé.

Dû à la récession, les taux de pauvreté parmi les familles monoparentales ont augmenté en 2009 et en 2010, atteignant 34 %, c'est-à-dire quatre fois le taux des enfants vivant dans des familles ayant deux parents (9 %).

## Inclusion sur le marché du travail


L'économie montréalaise a connu une timide croissance de l'employabilité et de meilleurs revenus hebdomadaires moyens depuis la récession, mais tous les résidents en n'ont pas bénéficié. Plus

particulièrement, les jeunes gens et les travailleurs ayant un faible niveau d'éducation luttent pour subvenir à leurs besoins dans le secteur des services de Montréal.

Dû à la récession, le taux de chômage à Montréal a augmenté de façon significative, passant de 7,0 % en 2007 à 9,2 % en 2009, alors que le nombre de bénéficiaires de l'assurance-emploi a grimpé de 48 % entre octobre 2008 et octobre 2009. Le taux de chômage a légèrement baissé en 2010, soit à 8,6 %, et à nouveau en 2011, soit à 8,3 %. Des tableaux mensuels plus récents démontrent une légère augmentation du taux de chômage en 2012.

En même temps, le taux d'employabilité a chuté de deux pour cent entre 2007 et 2009, passant de 63 % à 61 %. Ce taux a connu une légère augmentation en 2010 due à une forte croissance dans le secteur des services. Le taux a cependant chuté à nouveau à 61 % en 2011.





**Le nombre de personnes faisant appel à des banques alimentaires s'accroît chaque année depuis la récession, passant d'une moyenne mensuelle de 112 319 en 2008 à 148 460 en 2011, soit une augmentation de 32 %.**

## Revenus et gains

Les revenus sur le marché des familles en âge de travailler à Montréal sont demeurés inchangés tout au long de la récession, c'est-à-dire de 2008 à 2009, pour ensuite chuter en 2010, reflétant ainsi une baisse des gains individuels et une baisse des heures de travail. En 2010, le revenu moyen médian des familles était de 58 000 \$, considérablement plus bas que la référence nationale de 64 900 \$, classant Montréal au bas de l'échelle des revenus des grandes villes canadiennes.

Les revenus après impôts ont suivi la même tendance que les revenus du marché. Entre 2008 et 2009, le revenu médian après impôts des familles a connu une légère augmentation pour ensuite chuter en 2010, atteignant 58 100 \$. Le revenu après impôts des familles à deux parents était de 76 000 \$ alors que le revenu des familles monoparentales atteignait à peine la moitié avec 38 100 \$.

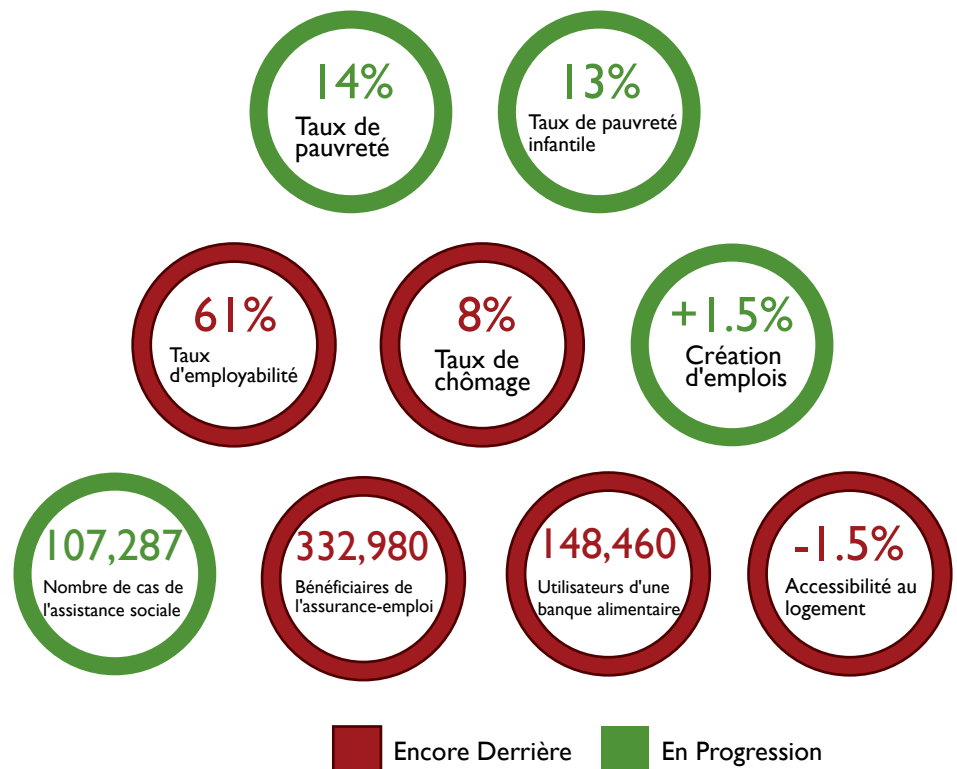
Les familles au bas de l'échelle salariale vivent avec des revenus considérablement plus bas que tous les seuils de pauvreté. Parmi les bénéficiaires de l'assistance sociale au Québec, une famille de quatre (deux parents et deux enfants) a reçu 23 271 \$ en 2011, ce qui représente 64 % du seuil de faible revenu après impôts (SFR) et 75 % de la mesure du panier de consommation (MPC). Les familles monoparentales avec un enfant ont reçu 18 041 \$, c'est-à-dire 77 % du SFR après impôts et 82 % de la MPC.

## L'écart augmente

L'écart des revenus du marché entre les familles étant au haut et au bas de l'échelle salariale a considérablement augmenté au Québec au cours des 30 dernières années, plus récemment

## Montréal a-t-elle surmonté la récession?

La plus récente information sur Montréal.



durant la récession de 2008-09. Alors que les programmes gouvernementaux ont joué un rôle très important dans la réduction de l'ampleur de l'écart et dans l'augmentation des revenus des familles pauvres, celles-ci font encore du surplace. Leur part de revenus après impôts n'a pas augmenté en 30 ans alors que la part de revenus des familles se situant dans le plus haut 20 % a augmenté de 2,3 %.

## Assistance sociale et assurance-emploi

Plusieurs individus et familles se sont tournés vers l'assistance sociale pour recevoir un soutien financier pendant la récession. Entre 2008 et 2010, le nombre

de foyers montréalais dépendant de l'assistance sociale et de la solidarité sociale est passé de 110 681 à 112 543 par mois.

En 2011, le nombre de cas a commencé à baisser, éliminant les hausses associées à la récession. En 2012, une moyenne de 167 200 personnes ont reçu un soutien financier mensuel, incluant 46 500 enfants. Approximativement un Montréalais sur dix dépend de l'assistance sociale comme soutien financier.

Il y a eu une augmentation de 15 % du nombre de personnes recevant de l'assurance-emploi entre 2008 et 2009, passant de 291 590 à 336 220. En 2010,



le nombre de bénéficiaires a légèrement diminué à 332 980. Étant donné l'augmentation du nombre de cas sur l'assistance sociale au cours de la même année, ce résultat peut ne pas refléter avec exactitude l'amélioration réelle puisque ceux qui épuisent l'assurance-emploi peuvent se tourner vers l'assistance sociale comme soutien.

## Joindre les deux bouts

Les banques alimentaires montréalaises ont connu une augmentation significative de la demande depuis la récession. Le nombre de personnes ayant fait appel aux banques alimentaires a augmenté chaque année, passant d'une moyenne de 112 319 en 2008 à 148 460 en 2011, soit une augmentation de 32 %. Les données les plus récentes démontrent que le nombre de personnes ayant besoin de nourriture a légèrement diminué de 1,6 % en 2012.

Montréal est connu pour son accès au logement plus abordable, comparativement aux villes comme Toronto et Vancouver, mais l'accès aux unités abordables devient de plus en plus un problème considérable. Depuis la récession, l'index de l'accès au logement de la SCHL a chuté de 6 % alors que les coûts du logement ont surpassé la croissance du revenu parmi la grande population des locataires de Montréal. En avril 2012, le coût moyen d'un logement de deux chambres à Montréal était de 708 \$ alors qu'il était de 703 \$ en avril 2011, une augmentation de 1,7 %.

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Pour plus d'information, consultez la carte de score nationale des tendances de la pauvreté (Poverty Trends Scorecard), Canada 2012, sur [www.cpj.ca](http://www.cpj.ca). De plus, vous pouvez consulter les rapports « La pauvreté au seuil de votre porte » des autres villes canadiennes sur [www.worldvision.ca/canadianprograms](http://www.worldvision.ca/canadianprograms).

Produit par Citizens for Public Justice, en partenariat avec Vision Mondiale Canada.

## Partenaires en action

### Jeunesse sans limite

Le projet Envol de Jeunesse sans limite attire les participants des logements sociaux du quartier qui font face à des limites de la pauvreté dans la banlieue de Montréal. Son but est de voir des jeunes décrocheurs poursuivre une formation académique ou professionnelle sérieuse.

Claudine\* a quitté l'école alors qu'elle était enceinte. Elle voyait peu de modèles qui poursuivaient leurs études avec succès tout en prenant soin d'un enfant et elle croyait que l'école n'était plus une option pour sa vie.

Par l'entremise de son engagement au programme Envol, Claudine a obtenu ses premiers crédits académiques à l'école secondaire et a continué à travailler sur ses cours après la naissance de son garçon. Grâce au soutien du personnel du centre, Claudine est en mesure d'amener son fils avec elle alors qu'elle étudie, en plus d'explorer diverses habiletés pratiques telles que la cuisine et l'établissement d'objectifs à long terme.

Claudine continue de surmonter des défis, incluant celui de la mort soudaine de son père, le seul pourvoyeur de la famille. Claudine a maintenant cumulé plus de 30 crédits académiques et son fils continue à bien se développer.

\* nom fictif

<http://www.montrealyouthunlimited.org>

## Vision Mondiale Canada

Pour plus d'information à propos de nos programmes et de la façon que vous pouvez contribuer à faire une différence ici à Montréal, consultez le site [www.worldvision.ca/canadianprograms](http://www.worldvision.ca/canadianprograms) ou contactez-nous : [canadianprograms@worldvision.ca](mailto:canadianprograms@worldvision.ca), 1 800 268-5863 poste 2759